

SERFF Tracking Number: AMLC-126740032 State: Arkansas
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 46340
 Company Tracking Number: ENROLLMENT FORM DG03
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Enrollment Form DG03
 Project Name/Number: Enrollment Form DG03/Enrollment Form DG03

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: Enrollment Form DG03

SERFF Tr Num: AMLC-126740032 State: Arkansas

TOI: MS08G Group Medicare Supplement -
 Standard Plans 2010

SERFF Status: Closed-Approved- State Tr Num: 46340
 Closed

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: ENROLLMENT FORM State Status: Approved-Closed
 DG03

Filing Type: Form

Author: Phylis Ballard

Reviewer(s): Stephanie Fowler

Date Submitted: 07/27/2010

Disposition Date: 08/25/2010

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Enrollment Form DG03

Status of Filing in Domicile: Pending

Project Number: Enrollment Form DG03

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed in Nebraska,
 our state of domicile, on this day.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 08/25/2010

Explanation for Other Group Market Type:

State Status Changed: 08/25/2010

Deemer Date:

Created By: Phylis Ballard

Submitted By: Phylis Ballard

Corresponding Filing Tracking Number:

Enrollment Form DG03

Filing Description:

Enrollment Form DG03 is being filed for use with our Group Medicare Supplement policies for individuals who are applying for coverage during their open enrollment period. These forms will be used on a direct response basis.

Company and Contact

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Filing Contact Information

Phylis Ballard, Compliance Analyst pballard@torchmarkcorp.com
 3700 S. Stonebridge Drive 972-569-3748 [Phone]
 McKinney, TX 75070 972-569-3728 [FAX]

Filing Company Information

Globe Life and Accident Insurance Company	CoCode: 91472	State of Domicile: Nebraska
204 North Robinson Avenue	Group Code: 290	Company Type: Life and Health
Oklahoma City, OK 73102	Group Name: Liberty National	State ID Number:
(405) 270-1400 ext. [Phone]	FEIN Number: 63-0782739	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 Form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$50.00	07/27/2010	38320863

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	08/25/2010	08/25/2010

SERFF Tracking Number:	AMLC-126740032	State:	Arkansas
Filing Company:	Globe Life and Accident Insurance Company	State Tracking Number:	46340
Company Tracking Number:	ENROLLMENT FORM DG03		
TOI:	MS08G Group Medicare Supplement - Standard	Sub-TOI:	MS08G.001 Plan A 2010
	Plans 2010		
Product Name:	Enrollment Form DG03		
Project Name/Number:	Enrollment Form DG03/Enrollment Form DG03		

Disposition

Disposition Date: 08/25/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMLC-126740032 State: Arkansas

Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 46340

Company Tracking Number: ENROLLMENT FORM DG03

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Plans 2010

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Form	DG03	Approved	Yes

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Form Schedule

Lead Form Number: Enrollment Form DG03

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved 08/25/2010	DG03	Application/DG03 Enrollment Form	Initial		52.250	DG03.pdf

1. Please check name and address and complete other information requested.

	Phone Number (____)_____	
	E-mail address	
	Medicare I.D. # (Copy this number from your Medicare I.D. card.)	
	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Month Day Year		

2. Check the coverage you want.

Check one plan <u>only</u> :	Payment Method Selected:
<input type="checkbox"/> Plan A PLAN CODE [J84]	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
<input type="checkbox"/> Plan B [J85]	<input type="checkbox"/> Semi-Annual <input type="checkbox"/> Annual
<input type="checkbox"/> Plan C [J86]	Premium Submitted
<input type="checkbox"/> Plan F [J87]	For Applicant:
	\$ _____

3. Please answer the questions.

1. (a) Did you turn age 65 in the last 6 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(b) Did you enroll in Medicare Part B in the last six months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(c) If “YES”, what is the effective date? _____	
(d) What is your Medicare Claim Number? _____	
2. Are you covered for medical assistance through the State Medicaid program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
NOTE TO APPLICANT: If you are participating in a “Spend-Down Program” and have not met your “Share of Cost”, please answer “NO” to this question. If you answer “YES”.	
(a) Will Medicaid pay your premiums for this Medicare Supplement certificate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(b) Do you receive any benefits from Medicaid OTHER THAN payments towards your Medicare Part B premium?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. (a) If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end date below. If you are still covered under this plan, leave “END Date” blank.	
START Date _____ END Date _____	
(b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement certificate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(c) Was this your first time in this type of Medicare plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(d) Did you drop a Medicare Supplement certificate to enroll in the Medicare plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. (a) Do you have another Medicare Supplement certificate in force?	<input type="checkbox"/> Yes <input type="checkbox"/> No
(b) If so, with what company, and what plan do you have? _____	

(c) If so, do you intend to replace your current Medicare Supplement coverage with this certificate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual plan)	<input type="checkbox"/> Yes <input type="checkbox"/> No
(a) If so, with what company and what kind of certificate? _____	
b) What are your dates of coverage under the other certificate? (If you are still covered under the other certificate, leave “END Date” blank.)	
START Date _____ END Date _____	

PLEASE SIGN HERE	I have read and understand the statements on the reverse side regarding Medicare Supplement Coverage.
	Signed at _____ This _____ day of _____ (City) (State) (Year)
	Signed _____ (Applicant’s Name)
	Please make this certificate effective on _____ / _____ / _____ Month Day Year

4. Please read and sign your name below.

- (1) You do not need more than one Medicare Supplement certificate.
- (2) If you purchase this certificate, you may want to evaluate your existing health coverage and decide if you need more than one type of coverage in addition to your Medicare benefits.
- (3) You may be eligible for benefits under Medicaid and may not need a Medicare Supplement certificate.
- (4) If, after purchasing this certificate, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement certificate can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement certificate (or, if that is no longer available, a substantially equivalent certificate) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement certificate provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your certificate was suspended, the reinstituted certificate will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
- (5) If you are eligible for, and have enrolled in a Medicare Supplement certificate by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement certificate can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement certificate under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement certificate (or, if that is no longer available, a substantially equivalent certificate) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement certificate provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your certificate was suspended, the reinstituted certificate will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.
- (6) Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

► Please sign the signature line at the bottom of the reverse side.

I hereby apply to Globe Life And Accident Insurance Company for a certificate to be issued in reliance on my written answers to the above questions. The answers are, to the best of my knowledge and belief, true. I agree the certificate shall not be effective unless it has actually been issued.

I understand that loss due to injury or sickness for which medical advice was received or treatment was recommended or given by a physician within 3 months prior to the certificate effective date is not covered unless the loss is incurred more than 60 days after the certificate effective date, subject to the Time Limit on Certain Defenses provision and legal proceedings.

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an enrollment form or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Accepted for Informational Purposes	08/25/2010
Comments:		
Attachment: DG03 Readability Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application	Approved-Closed	08/25/2010
Comments: Filed under Form Schedule, because that is what is being filed.		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: na		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: na		
Comments:		

CERTIFICATION

This is to certify that the attached Policy Form see below

has achieved Flesch Reading Ease Score of * and complies with the requirements of Arkansas Stat. Ann. SS66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Michael J. Gaisbauer, Vice President

SUPPLEMENTAL FORMS

SCORE

Enrollment Form DG03

52.25